

Certificate Number: 03088-PAE-DE-035051812

Bankruptcy Case Number: 19-10096



03088-PAE-DE-035051812

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on November 4, 2020, at 12:24 o'clock AM CST, Chitra Sethuraman completed a course on personal financial management given by telephone by Debt Education and Certification Foundation, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: November 4, 2020 By: /s/Dennis Nichols

Name: Dennis Nichols

Title: Counselor